To: FTC

Re: Business opportunity Rule, R511993

I'm an independent distributor for XanGo. I have been in this business for 6 months now. I got involved in the direct sales business while looking for a home business so I can be home for my children. It's been great to have found this opportunity and knowing that I can own a home base business to supplement my income and have many of the tax benefits.

I do appreciate the FTC's mission to protect consumers from fraudulent businesses; however this particular rule unfairly targets legitimate direct selling businesses as the one I'm involved with.

I have listed my concerns as follows:

1. Seven-day waiting period

This waiting period is impractical and causes record keeping and administrative problems. It also casts the direct selling plan in a negative light. It creates the unnecessary delays for those who would like to use the product right away. Many of the companies have 100% refund policy in place to protect the consumers already.

2. Elimination of the \$500 business threshold

This forces the majority of direct selling companies to comply with other provisions of the proposed rule that are more appropriate for businesses requiring a greater investment than a direct selling sales kit.

3. Providing references

Although it can be done through the search of company data base to find "10 nearest existing sales people", many of the distributors work in several different states and cities and it will be very impractical to collect such data. My main concern on this issue is the privacy issue. There have been many ID thefts through various resources. This can cause possible corporate liability by providing individual names and addresses to unknown parties.

Again, I appreciate the FTC's mission to protect consumers from falling victim to hurtful and fraudulent schemes. However, if this rule is adopted, it would indeed have a devastating impact on the legitimate industry that has provided over 13.6 million individuals the opportunity to start their own business.

Please reconsider this ruling as not to hurt those people like myself who is conducting legitimate business.

Sincerely,

Fumie Capron Independent distributor for XanGo